

Certificate Number: 06501-PAE-DE-032635800

Bankruptcy Case Number: 19-10273



06501-PAE-DE-032635800

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 8, 2019, at 12:05 o'clock PM CDT, Joseph McNamee completed a course on personal financial management given by internet by Arbor Investments LTD., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 8, 2019 By: /s/Carlo Skrupa

Name: Carlo Skrupa

Title: Program Manager